

Before the State of South Carolina
Department of Insurance

In the matter of:)	Consent Order Revoking
)	Insurance Agent's License
Sara C. Crook)	
)	
)	Investigation File Number
117 Shurley Street)	100514
Rock Hill, South Carolina 29732)	
_____)	

This matter comes before me as a result of an agreement entered between the State of South Carolina Department of Insurance and Sara C. Crook, a licensed State of South Carolina resident insurance agent, and the State of South Carolina Department of Insurance.

Sara C. Crook hereby admits, and I now find as fact, that while licensed by the Department as a resident insurance agent within the State of South Carolina, she submitted fraudulent policy declarations to the South Carolina Wind and Hail Underwriting Association on two separate occasions. Crook contended that she did not willfully deceive the insured but was only attempting to assist in providing insurance coverage. This action is a violation of S.C. Code Ann. Section 38-43-130 (Supp. 1999) and can ultimately lead to revocation of her license to transact business as a resident insurance agent in South Carolina.

Rather than awaiting the outcome of the impending administrative disciplinary proceedings, Crook and the Department of Insurance agreed to immediately submit the matter to me, along with their specific recommendation, for my summary decision. That consensual recommendation was that Crook would voluntarily surrender her license for revocation.

Section 38-47-70 provides, "The director or his designee may revoke or suspend an agent's license after ten days' notice or refuse to reissue a license when it appears that an agent has . . . wilfully deceived or dealt unjustly with the citizens of this State." The Code section goes on in Subsection (1) to describe "dealt unjustly with the citizens of this state" specifically to include, "misstating the facts in an application for insurance or aiding in the misstatement of the facts."

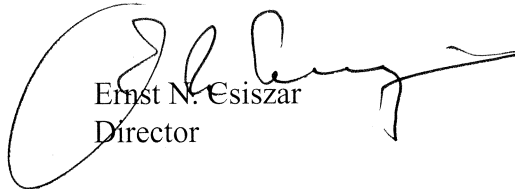
After a thorough review of the record, carefully considering the recommendation of the parties and in accordance with my findings of fact, I now conclude, as a matter of law, that Sara C. Crook has wilfully deceived and dealt unjustly with the citizens of this State, hereby violating S.C. Code Ann. Section 38-43-130 (1) (Supp. 1999) and that her resident insurance agent's license should be revoked.


____ Sara C. Crook

By her signature upon this Consent Order Revoking Agent's License, Sara C. Crook acknowledges that she understands this administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. Section 30-40-10, *et seq.* (1991). Nothing contained in this administrative disciplinary order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained in this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained in this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. Section 38-3-110 (Supp. 1999), of the Director of Insurance, exercised either directly or through the Department to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

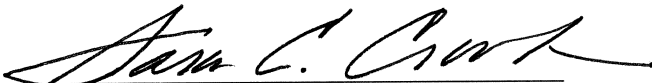
It is, therefore, ordered that the license of Sara C. Crook shall, immediately, upon my date and signature upon this Consent Order Revoking Insurance Agent's License, surrender to the State of South Carolina Department of Insurance her insurance agent's license, issued to her through the State of South Carolina Department of Insurance.

It is further ordered that a copy of this Consent Order Revoking Insurance Agent's License shall be transmitted to the National Association of Insurance Commissioners for distribution to its member states.


Ernst N. Esizar
Director

February 2, 2000
Columbia, South Carolina

I Consent:



Sara C. Crook
117 Shurley Street
Rock Hill, South Carolina 29732

Dated this 15th Day of February, 2000
at Rock Hill, South Carolina